

The complaint

Ms J complained that branch staff at Santander UK Plc were unhelpful when she believed that money from her account had gone missing due to something being wrong with Santander's systems.

To put things right, Ms J wants Santander to pay her the amount she feels is missing from her accounts.

What happened

Ms J held two accounts at Santander. After she received a large credit into one of her accounts on 6 June 2024, over the next six weeks or so she made multiple transfers to her other account, along with cash withdrawals and payments. But she didn't believe she'd spent all the money in just six weeks. Thinking it was a bank error, she wanted Santander to provide further information about how transfers had been made between her accounts and explain where the money had gone.

Santander said it had blocked Ms J's account due to the large amount of money going in and out the account within a small space of time, in line with its legal responsibilities – but confirmed the block had been removed when she'd explained where the money had come from and what it was for. And it sent her paper statements for both accounts so she could see account movements and understand what had happened to her money. It assured her that she wasn't 'missing' any money but agreed that branch staff could've been more helpful. For this reason, Santander upheld Ms J's complaint and paid her £250 compensation in total.

Ms J didn't feel this was a satisfactory response and so she brought her complaint to us. Our investigator didn't identify any missing money and felt that Santander had reached a fair outcome.

Ms J disagreed with our investigator mainly saying that she wanted to take her complaint further as she didn't feel Santander had been supportive. So it comes to me to decide.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I can understand why what's happened has been upsetting and frustrating for Ms J. She's told us she's in poor health and she has ongoing medical procedures so her money worries have been an additional source of stress for her. And I'm sorry for how this has left her feeling. But having thought about everything, I've independently reached the same overall conclusion as our investigator. I'll explain my reasons.

As I understand things, Ms J's main complaint was that money is missing from her accounts – she puts the figure at around £1,500. We can't provide a forensic accountancy service but

we can look at whether Santander treated Ms J in a fair and reasonable way overall. So that's my focus here. From the account information provided which shows what happened to Ms J's money around this time, it looks like internal transfers made between the two accounts match up. I am satisfied that funds debited from one account were correctly credited to her other account. Other money movements included cash withdrawals and payments from the account.

I understand that Santander provided Ms J with account statements and she hasn't queried any particular transactions, so I hope this has helped put her mind at rest. If she doesn't recognise any of the payments or activities shown on her statements then she should ask Santander for more information and it can investigate those. Santander holds information on its system about how transactions were made – whether by card or online for instance. So it may be able to tell her more information that will help identify any payments she's unsure about.

Ms J mentioned that Santander stopped sending her regular paper statements and we asked Santander about this. It said:

- Ms J's accounts are set to receive statements, and she can access statements using her online banking (and the information Santander has recorded shows this).
- To further assist her, Santander offered and sent statements to Ms J covering the period June 2024 onwards (when she started to have concerns about what was happening to her money)

So I am satisfied this isn't a reason for me to uphold this complaint.

Ms J also mentioned text alerts about balances and so we've checked this out with Santander. It confirmed that Ms J is registered for alerts and I've been provided with evidence which confirms they are being issued to her.

But Santander agreed with some of Ms J's complaint points – it acknowledged that her customer experience in branch had been unacceptable. So I've thought carefully about whether Santander needs to do more to fairly compensate Ms J, over and above the £250 compensation it awarded.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint.

I am satisfied that Santander's response to this part of her complaint was fair and reasonable. It took Ms J's complaint seriously and told her it had followed-up with appropriate action, providing feedback to the branch staff she'd complained about. I wouldn't reasonably expect us or Ms J to be involved further in any remedial or disciplinary action. Santander acknowledged that her treatment in branch had fallen short of the customer service she was reasonably entitled to expect and offered compensation for this. I haven't identified any other poor service.

Looked at overall, I am satisfied that Santander has already taken responsibility for addressing shortcomings on its part and done enough to put this right. I think the £250 Santander paid by way of apology for the distress and inconvenience caused by its poor service was fair to reflect the extent and impact on Ms J of what happened.

I've checked Ms J's bank statement and I can see Santander paid £250 into her account the same day it was discussed with her and she confirmed her acceptance of the amount offered. All in all, I haven't seen or heard enough to make me think it would be fair to require

Santander to do more here. The £250 paid is in line with the amount this service would award in similar cases and it is fair compensation for Santander to pay Ms J in her particular situation.

I appreciate that my decision will be disappointing for Ms J but I hope that setting things out as I've done helps to explain how I've reached my conclusions.

My final decision

My final decision is that I don't uphold Ms J's complaint as I am satisfied that the compensation Santander UK Plc has already paid Ms J is fair and reasonable.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms J to accept or reject my decision before 10 December 2025.

Susan Webb
Ombudsman